

<i>SERFF Tracking Number:</i>	<i>AMRP-126628452</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American Republic Corp Insurance Company</i>	<i>State Tracking Number:</i>	<i>45669</i>
<i>Company Tracking Number:</i>	<i>09AR0557</i>		
<i>TOI:</i>	<i>MS08I Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS08I.005 Plan F (Basic) 2010</i>
	<i>Standard Plans 2010</i>		
<i>Product Name:</i>	<i>Couples Discount Plan F Pre-Approach Letter</i>		
<i>Project Name/Number:</i>	<i>Couples Discount Plan F Pre-Approach Letter/09AR0557</i>		

Filing at a Glance

Company: American Republic Corp Insurance Company

Product Name: Couples Discount Plan F Pre- Approach Letter SERFF Tr Num: AMRP-126628452 State: Arkansas

TOI: MS08I Individual Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Filed- Closed State Tr Num: 45669

Sub-TOI: MS08I.005 Plan F (Basic) 2010 Co Tr Num: 09AR0557 State Status: Filed-Closed

Filing Type: Advertisement Reviewer(s): Stephanie Fowler

Author: Andrea Davey Disposition Date: 05/27/2010

Date Submitted: 05/14/2010 Disposition Status: Filed-Closed

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: Couples Discount Plan F Pre-Approach Letter

Project Number: 09AR0557

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 05/27/2010

Deemer Date:

Submitted By: Andrea Davey

Filing Description:

Re Individual Medicare Supplement Advertising

Status of Filing in Domicile: Authorized

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 05/27/2010

Created By: Andrea Davey

Corresponding Filing Tracking Number:

Z-2573

We are enclosing the above referenced form for your review and approval. This form is new and is not intended to replace any form currently in use. This letter is a lead generating device and will be used in the solicitation of our Individual Medicare Supplement plans.

SERFF Tracking Number: AMRP-126628452 State: Arkansas
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Company Tracking Number: 09AR0557
TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.005 Plan F (Basic) 2010
Standard Plans 2010
Product Name: Couples Discount Plan F Pre-Approach Letter
Project Name/Number: Couples Discount Plan F Pre-Approach Letter/09AR0557

We hope you will find this form satisfactory. If you have any questions, or if I can be of assistance during the review process, please feel free to contact me at 1-800-247-2190, ext. 2006.

Thank you.

Company and Contact

Filing Contact Information

Andrea Davey, andrea.davey@americanenterprise.com
601 6th Ave 515-245-2006 [Phone]
Des Moines, IA 50334 515-245-2391 [FAX]

Filing Company Information

American Republic Corp Insurance Company CoCode: 67679 State of Domicile: Nebraska
P O Box 2780 Group Code: 3527 Company Type: Life and Health
Omaha, NE 68103-2780 Group Name: American Enterprise State ID Number:
(800) 987-8988 ext. [Phone] FEIN Number: 23-1609793

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? Yes
Fee Explanation: \$50/filing
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Republic Corp Insurance Company	\$50.00	05/14/2010	36510734

Correspondence Summary

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	05/27/2010	05/27/2010

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Disposition

Disposition Date: 05/27/2010

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule Form	Schedule Item	Schedule Item Status	Public Access
	Couples Discount Plan F Pre-Approach Letter	Filed-Closed	Yes

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TOI: MS08I Individual Medicare Supplement - Sub-TOI: MS08I.005 Plan F (Basic) 2010
Standard Plans 2010

Product Name: Couples Discount Plan F Pre-Approach Letter

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Form Schedule

Lead Form Number: Z-2573

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 05/27/2010	Z-2573	Advertising	Couples Discount Plan F Pre-Approach Letter	Initial			Z-2573 Bracketed.pdf

Dear Neighbor,

Did you know you can now get the most comprehensive Medicare Supplement coverage on the market with one of the best discounts¹ available?

American Republic Corp Insurance Company's Freedom Solutions Plan F offers the most comprehensive Medicare Supplement coverage available, including benefits from doctor office visits to hospital stays. Think this type of plan is going to cost you a fortune? You'll be pleased to know Freedom Solutions has some discounts that will keep your health care budget in line. Here's how...

1. **A couples discount² of up to 16%, just because you're part of a couple.** Our couple's discount is one of the strongest on the market. Simply being part of a couple earns you additional savings – regardless of whether you both sign up for coverage with American Republic Corp Insurance Company.
2. **A special preferred discount³ if you're in good health.** Our preferred health discount is easy to qualify for. If you are enrolling in Medicare for the first time you automatically qualify if you enroll during your open enrollment period. Plus, **70%** of applicants who switch to our Medicare supplement insurance plan qualify! Simply answer a few health related questions and you may be on your way to saving.

And best of all, once you are approved for these discounts you'll continue to save, even if your health or circumstances change over the years.

Whether you are new to Medicare or looking for better options, look no further. While Medicare supplement insurance plans offer the same basic benefits, your rates can vary greatly from company to company. I'm confident I can provide you with a plan that will best meet your needs and your budget.

I will be in your neighborhood soon meeting with some of your neighbors and would be happy to drop off some more information about this comprehensive plan built with some of the best discounts on the market. In the meantime, if you would like to hear more about our Medicare supplement insurance plans, please feel free to **call me toll free at [X-XXX-XXX-XXXX]**. I look forward to talking with you.

Sincerely,

[Agent Signature]

[Name]

[Agency Name]

P.S. Did you know just being part of a couple can add years to your life? Studies show when you are part of a couple you take care of one another which means you should live longer, healthier lives. That's why American Republic Corp Insurance Company wants to reward you with a couple's discount. **Call me today [X-XXX-XXX-XXXX]**.

1. Based on comparison of competitive discount programs.

2. A couple is defined as two people living in the same household, regardless of sex, who are recognized as being legally married, married under common law, or having a civil union.

3. In ND and TX, preferred rates are for non-tobacco users.

Not connected with or endorsed by the United States government or the federal Medicare program.

This is a solicitation of insurance and an agent may contact you. In CO, IL, KS, MO, MS, OK, OR, PA, SD, and TX, coverage is available to qualified Medicare beneficiaries under age 65. In ND, please ask for details about Medicare Supplement plans A, F, K and L. Call today for more information about the benefits, costs, and limits. Plan availability varies by state.

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Forms: A3101AC; in MO, A3101AC-MO; in NC, A3101AC-NC; in OK, A3101AC-OK; in OR, A3101AC-OR; in PA, A3101AC-PA; in TN, A3101AC-TN; in TX, A3100AC- TX (Plan A), A3101AC-TX (Plan F), A3102AC-TX (Plan A underage 65)